

In re:  
Millard D. Norton, III  
Debtor

Case No. 17-10644-DF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0103-1

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jul 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2017.

db	+Millard D. Norton, III, 738 Park Avenue, Apt. 2R, Woonsocket, RI 02895-5836
944392603	+BankCard Services, P.O. Box 4499, Beaverton, OR 97076-4499
944392604	+Belden Jewelers, P.O. Box 3680, Akron, OH 44309-3680
944392605	+Blaze Mastercard, P.O. 5096, Sioux Falls, SD 57117-5096
944392607	+Charter Oak Credit Union, 1055 Hartford Turnpike, Waterford, CT 06385-4005
944392609	+Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
944392610	+Conn. Dept. of Social Services, Bureau of Child Support Enforcement, 55 Farmington Avenue, Hartford, CT 06105-3725
944392613	+Dime Bank, 290 Salem Turnpike, Norwich, CT 06360-6494
944392614	+Edfinancial Services, P.O. Box 36008, Knoxville, TN 37930-6008
944392615	+Exxon Mobile, P.O. Box 6404, Sioux Falls, SD 57117-6404
944392618	+First Savings Credit Card, P.O. Box 5019, Sioux Falls, SD 57117-5019
944392620	+Kerri Powers, 738 Park Avenue, Apt. 2R, Woonsocket, RI 02895-5836
944392621	+Mid America Bank and Trust, 216 West Second Street, Dixon, MO 65459-8048
944392622	+Navigant Credit Union, 1005 Douglas Pike, Smithfield, RI 02917-1206
944392663	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
944392623	+Shell, P.O. Box 6406, Sioux Falls, SD 57117-6406
944392624	+Surge Mastercard, Cardholder Services, P.O. Box 8099, Newark, DE 19714-8099
944392631	+Total Visa, P.O. Box 91510, Sioux Falls, SD 57109-1510
944392634	Webster Bank, City Place II, Hartford, CT 06103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

944392600	+E-mail/Text: bk@avant.com Jul 26 2017 18:21:48 Avant Inc., 640 N LaSalle St, STE 535, Chicago, IL 60654-3731
944392602	EDI: BANKAMER.COM Jul 26 2017 18:23:00 Bank of America, P.O. Box 982235, El Paso, TX 79998
944392601	+EDI: BANKAMER2.COM Jul 26 2017 18:23:00 Bank of America, P.O. Box 790087, St. Louis, MO 63179-0087
944392606	+EDI: CAPITALONE.COM Jul 26 2017 18:23:00 Capital One, Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285
944392608	+EDI: CITICORP.COM Jul 26 2017 18:23:00 Citibank N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
944392611	+EDI: CRFRSTNA.COM Jul 26 2017 18:23:00 Credit First N.A. / Firestone, BK-11/Customer Service, P.O. Box 81315, Cleveland, OH 44181-0315
944392612	+EDI: RCSFNBMARIN.COM Jul 26 2017 18:23:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
944392616	+EDI: BLUESTEM Jul 26 2017 18:23:00 Fingerhut Credit Account Services, P.O. Box 1250, Saint Cloud, MN 56395-1250
944392617	+EDI: AMINFOFP.COM Jul 26 2017 18:23:00 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
944392619	+EDI: HY11.COM Jul 26 2017 18:23:00 Hyundai Motor Finance, Customer Service, P.O. Box 20829, Fountain Valley, CA 92728-0829
944392625	+EDI: RMSC.COM Jul 26 2017 18:23:00 Synchrony Bank / Amazon, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
944392626	+EDI: RMSC.COM Jul 26 2017 18:23:00 Synchrony Bank / CareCredit, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
944392627	+EDI: RMSC.COM Jul 26 2017 18:23:00 Synchrony Bank / JC Penney, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
944392628	+EDI: RMSC.COM Jul 26 2017 18:23:00 Synchrony Bank / Old Navy, P.O. Box 530993, Atlanta, GA 30353-0993
944392629	+EDI: RMSC.COM Jul 26 2017 18:23:00 Synchrony Bank / Walmart, P.O. BOX 530927, Atlanta, GA 30353-0927
944392630	+EDI: TDBANKNORTH.COM Jul 26 2017 18:23:00 TD Bank, 70 Gray Road, Falmouth, ME 04105-2299
944392632	+EDI: VERIZONEAST.COM Jul 26 2017 18:23:00 Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
944392633	+EDI: VERIZONWIRE.COM Jul 26 2017 18:23:00 Verizon Wireless, Attn: Correspondence Team, P.O. Box 5029, Wallingford, CT 06492-7529

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2017 at the address(es) listed below:

Casey J. Lee on behalf of Debtor Millard D. Norton, III casey@cjlfirm.com, casey@caseylee.net  
Charles A. Pisaturo, Jr. Charlie@pisaturolaw.com,  
RI10@ecfcbis.com;Jenn@pisaturolaw.necoxmail.com  
Gary L. Donahue ustpregion01.pr.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Millard D. Norton III**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **District of Rhode Island**  
Case number: **1:17-bk-10644**

Social Security number or ITIN **xxx-xx-5425**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Millard D. Norton III

7/25/17

  
*/s/ Diane Finkle*  
U.S. Bankruptcy Court Judge

Diane Finkle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**